

The Massachusetts Loan Repayment Program (MLRP) – Overview

Massachusetts offers loan repayment programs for primary health care professionals in a variety of disciplines including dental, medical, and mental health professionals. The goal of these programs is to provide educational loan repayment as an incentive for primary care health professionals to practice in communities where significant shortages of health care providers and barriers to access have been identified.

The MLRP was implemented in 1990 with funding provided by the U.S. Department of Health and Human Services under Section 338I of the Public Health Service Act. The MLRP accepts applications submitted jointly by eligible health professionals and the eligible healthcare organizations.

Applicants must be licensed to practice in Massachusetts and commit to practice two years full-time or the equivalent extended commitment part time (e.g. a 20-hour practice per week will mean a 4-year contract) providing services in an eligible facility or setting. Health Professionals are eligible for up to \$50,000 for a two-year contract. Award amounts vary by discipline. Awards are never larger than the outstanding loan balance.

The MLRP has two components (see below)

Component A: Eligible Health professionals must be employed by or have a contract to practice in eligible public or non-profit healthcare organizations located in a federally designated Health Professional Shortage Area (HPSA). <http://hpsafind.hrsa.gov/>.

Component C is for eligible primary care physicians (M.D. & D.O.), physician assistants, nurse practitioners, behavioral and mental health health care professionals, including substance abuse disorder. The program guide will describe Component C - high need areas and facilities.

MLRP award recipients cannot be concurrently taking part in any other incentive program or be member of the National Health Service Corps.